

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : BANKRUPTCY NO. 25-10027- CMB  
:   
Karl William Krouse and : CHAPTER 13  
Betty Corinne Krouse, :   
Debtors. :   
:   
Karl William Krouse and :   
Betty Corinne Krouse, : Related to Doc. No. 36  
Movants, :   
:   
v. :   
:   
No Respondent, :   
Respondent. :

**LOSS MITIGATION ORDER**

A ***Motion for Loss Mitigation*** was filed by *Debtors, Karl William Krouse and Betty Corinne Krouse*, on March 27, 2025. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

**AND NOW**, this 11th day of April, **2025**, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's ***Loss Mitigation Program (LMP)*** as set forth in *W.PA.LBR 9020-1* through *9020-7*.

Debtors: Karl William Krouse and Betty Corinne Krouse

Creditor/Service: M&T Bank

(2) ***During the Loss Mitigation Period***, the Debtors shall make (or cause to be made) adequate protection payments in the amount of \$724.87 per month to the Creditor or the Creditor's designee pursuant to *W.PA.LBR 9020-3(g)*.

(3) ***Within fourteen (14) days from the entry of this Order***, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.PA.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, the Debtors shall upload a completed Core LMP Package through the Portal pursuant to *W.PA.LBR 9020-4(c)*.

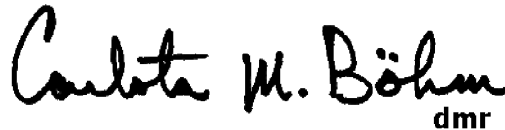
(5) ***Within fourteen (14) days of the Debtors' submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtors' review, pursuant to *W.PA.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, the Debtors shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.PA.LBR 9020-4(e)*.

(7) **One hundred twenty (120) days from the entry of this Order**, the LMP Period shall terminate unless extended pursuant to *W.PA.LBR 9020-5(b)*.

(8) **Within seven (7) days of the termination of the Loss Mitigation Period**, the Debtors shall submit an LMP Final Report pursuant to *W.PA.LBR 9020-4(f)*.

(9) Debtors shall **immediately** serve a copy of this Order on Creditor and file a certificate of service evidencing same.

  
dmr

FILED  
4/11/25 2:43 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Karl William Krouse  
Betty Corinne Krouse  
Debtors

Case No. 25-10027-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Apr 11, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Karl William Krouse, Betty Corinne Krouse, 4408 Wilcox Road, Wilcox, PA 15870-2216

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Michael S. Jan Janin	on behalf of Joint Debtor Betty Corinne Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Karl William Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-1

User: auto

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Date Rcvd: Apr 11, 2025

Form ID: pdf900

Total Noticed: 1

TOTAL: 5